

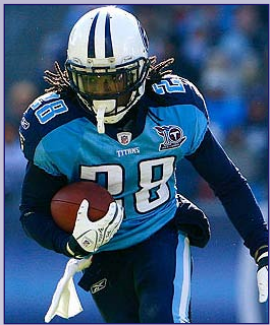


Nanette McConnell's Real Estate Reader



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The NFL season opener is just a few weeks away. We show you where to load up on your favorite team's gear. (page 2)



Is confidence over-rated? A new body of research suggests confidence may inhibit meaningful personal development. (page 3)



First there were 3D movies, then came 3D TVs and 3D video game consoles. So, what's next? Introducing the 3D smartphone. (page 2)

Taking Advantage of Record-low Interest Rates



Interest rates are at record lows. Here is what you need to know to secure a loan in today's lending environment.

Get your credit score above 680

To qualify for a loan in today's environment, you will likely need a credit score above 680. To qualify for the best rates, you may need a score above 760. However, with today's record-low rates, you can still get a great rate (in historic

terms) with a score of 680. One thing to keep in mind—if you are looking to secure a loan with a spouse, the higher of the two credit scores will be thrown out. So, if you have a credit score of 710 and your wife has a credit score of 690, the lender will use the 690 score to determine your rate.

Get your debt-to-income ratio below 45%

To qualify for a loan today, your total debts (including the cost of the loan) should not exceed 45%. So, if you make \$10,000 a month, your total monthly debt payments should not exceed \$4,500. Ideally, the ratio would be even lower (in the 25-35% neighborhood), but 45% is usually the limit. All debts are included in the ratio, so you can improve your ratio by paying down existing debts, or, obviously by making more income. A lender will view your last two tax returns to figure out your income, so be careful to claim as much income as possible on the tax returns preceding your home purchase.

Get your down-payment above 10%

This is the easiest part of the formula to figure out. Theoretically, it is possible to secure an FHA loan with less down, but realistically, 10% is the number to shoot for.



Save Money with Online Coupons

Online coupons are exploding in popularity right now. Here are three easy ways to start saving money online.

Groupon

www.groupon.com

If you're looking for ridiculously good deals on local restaurants and services, make sure you bookmark Groupon.com. Groupon is an online service that offers a single deal in each city every day. For instance, it might offer \$50 worth of seafood at a local restaurant for \$20. Since there is only one deal per day, they tend to be very good. You can also set up to receive daily emails, so you don't have to keep checking the site.

Retailmenot

www.retailmenot.com

Next time you are making a purchase online and you see a place to enter a coupon, discount, or promo code, open up another window in your browser and check out retailmenot.com. Retailmenot is an online, user-generated library of current coupon codes for thousands of online vendors. All of the big retailers are covered, and, in many cases, there are several coupons for a single vendor. So, for instance, you may be able to choose between free shipping or a 10% discount.

Woot

www.woot.com

Woot started the whole one-day-one-deal idea in 2004. Since then, it has grown to a \$165 million business that provides great deals on goods (not services). There is a daily deal for kids, a weekly wine deal, daily closeouts, and much more.

Best Places to Buy NFL Gear

The NFL season kicks off on September 9th, which leaves just a few weeks to load up on your favorite NFL fan gear. Here are four sites designed to help you do just that.

Official NFL Store

www.nflshop.com



The first place to check for NFL gear is the official online NFL store. Here, you'll find official replica jerseys, team clothing, tailgate accessories, and much more. There are a couple of unique features to this store. First, there is an entire big and tall department with a decent selection of clothing for bigger fans. Second, there is an impressive array of collectibles available for purchase,

including signed jerseys, helmets, and footballs—complete with certificates of authenticity.

Football Fanatics

www.footballfanatics.com



Football Fanatics is the go-to store for serious fans. They have a huge selection of current and retro football gear, but the real feature to this store is the free rewards program which includes free shipping on all purchases over \$75, a price match guarantee with any store or website, and 10% store credit on each purchase. [Find out more here.](#)

Fan's Edge

www.fansedge.com

When you browse sports gear websites, you notice a lot of crossover in inventory. Fan's Edge is the exception to that rule, specializing in hard-to-find items, such as vintage jerseys and specialty merchandise. Most orders qualify for \$4.99 flat rate shipping. Bottom line: If you want to find a unique way to support your team this season, pick something up from Fan's Edge.

Sports Fanimals

www.sportsanimals.com

Looking for a jersey for your four-legged friend? Sports Fanimals has you covered. The authoritative source for animal fan gear, Sports Fanimals carries such things as NFL dog bowls, NFL leashes, NFL ID tags, NFL pet clothing, and even tiny NFL hats for dogs.



Make Your Marriage Divorce-proof

One in two marriages ends in divorce. Given those odds, it's easy to think of marriage as a gamble. However, by taking a few basic steps, you can raise your odds considerably. Here are four ways to make sure your marriage can weather any storm.

Have fun together

The number one difference between couples that stay together and split up is how much fun they have together. It may sound obvious, but as responsibilities mount, it can be easy to view your spouse as more of a business partner than a life partner. Find fun things to do together as often as possible. If your marriage is missing the fun ingredient, start small. Check out a new restaurant together, spend a day at the beach, or go to a baseball game. Keep your expectations low and concentrate on just enjoying each other.

Learn your spouse's language

Everyone has a slightly different definition of love. Some people see gifts as the ultimate expression of love, while others see quality time as the key ingredient. Renowned marriage counselor Dr. Gary Chapman describes these different preferences as "love languages." Learn the language that resonates most with your spouse and you will experience less tension and a tighter connection. To find out what love language resonates most with your spouse, ask them to [take this test.](#)

Schedule your fights

It's natural, even healthy to fight with your spouse. However, fighting in the wrong way can tear your marriage apart. Fighting without boundaries or without a clear goal of what needs to be worked out can make a bad situation worse. Make a rule in your marriage that whenever tempers flare, either person can call a timeout and schedule an official fight. For instance, you can say, "I can see that this is not getting solved tonight. Let's collect our thoughts and discuss this tomorrow night." When you show up to the "official" fight, come prepared. Write down exactly what bothers you, and more importantly, what you are prepared to concede. Then, agree on some ground rules for the discussion. For instance, you might decide not to interrupt each other and not to issue personal attacks.

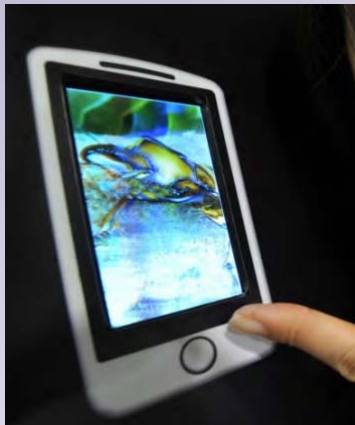
Surprise your spouse once in a while

A successful marriage is usually based on solid routines. And, over *(continued on page 3)*

Hot New Product

Coming Soon: The First 3D Smartphone

Sharp is turning quite a few heads with its most recent announcement. Amazingly, the electronics manufacturer committed to develop the first ever 3D smartphone. The phone is rumored to use the same technology seen in the Nintendo DS (the first 3D portable gaming device), which allows users to see three-dimensional displays without the use of glasses. The smartphone announcement comes on the heels of Sharp's release of a 3D camera prototype designed for mobile devices, leading tech enthusiasts to wonder if this is the first step towards 3D video calls. Stay tuned...



(continued from page 2) time, you may feel that you know everything there is to know about your spouse. However, as the old saying goes, “familiarity breeds contempt.” Make an effort to maintain the mystery in your marriage by surprising your spouse every once in a while. Learn a new skill, take a spontaneous vacation, or do something completely out of character every once in a while. Keeping your spouse slightly off balance will give them a chance to rediscover their love for you over and over again.

Bing Keeps Taxi Drivers Honest



We’ve all been there. You hop in the cab and ask the cabbie to take you to your hotel. 20 minutes later, you begin to wonder if your taxi driver is taking advantage of your geographical ignorance and taking the scenic route to increase your fare. Bing Maps to the rescue! Bing has developed a taxi calculator that allows taxi cab customers to check the quickest route from point a to point b, and even calculate the fare using standard local rates. To find out more, visit [Bing Maps](#) and look for the taxi calculator add-in.

Are You Too Confident for Your Own Good?



Confidence is among the most valued skills in business, athletics, academics, and life in general. However, an emerging body of research is causing performance experts to question the link between confidence and peak performance.

The Dunning-Kruger effect

To understand this new body of research, you need to understand the Dunning-Kruger effect. The Dunning-Kruger effect refers to a mistake that is made due to a certain kind of incompetence—an incompetence that inhibits a person from correctly assessing their incompetence. Consider the case of the drunk driver who swears they “drive better after a few beers.” Obviously, if a person is drunk, they are in no condition to assess their own driving skills, let alone drive. This is an extreme example, but more subtle versions of this meta-incompetence—the inability to even assess your own incompetence—occur all the time. Anyone who has watched American Idol can tell you how often horrible singers genuinely believe they are brilliant.

Overconfidence leads to disillusionment

Beyond making a fool of yourself on American Idol, what is the danger of believing you are better than you actually are? Usually, nothing. However, if you truly aspire to reach your peak performance, this overconfidence could be the one obstacle that proves impossible to overcome, precisely because it is the one thing likely to keep you from seeking the help you need to improve. Additionally, if you believe you are great at something you are not good at, you may set yourself up for a major disappointment. If you are an average high school baseball player, and you believe you will one day play in the Major Leagues, you will spend your whole season disappointed that the scouts aren’t paying you any attention, instead of enjoying the time with friends and working towards achievable team goals.

The benefits of being below average

Since people have a tendency to think of themselves as better

than they are, the most certain way to ensure you evaluate yourself correctly is to assume you are a little below average at anything you try. This strategy carries with it some benefits (though it also can be dangerous as you’ll read in the next paragraph). Most obviously, if you evaluate yourself as being below average, you are likely to seek out help. For instance, if that horrible American Idol contestant had recognized their lack of talent and technique early on, they could have spent more time developing their fundamental skills before moving on to more complicated arrangements, thus ensuring a quicker and more complete development as a singer.

Confidence keeps us happy

You might conclude from this body of research that unconfident people are happier and more successful, which is, in fact, not true. It may seem strange, but there seems to be an inverse correlation between happiness and self-evaluation, which is to say that the happiest, wealthiest, and most successful people are usually terrible at evaluating their own strengths and weaknesses. For instance, wealthy people tend to overestimate their IQ, while poor people tend to estimate their IQs very accurately. Why would this be? Consider the thought process of someone who thinks they are great at investing but loses a lot of money in a stock trade. They are likely to think that they made an uncharacteristic lapse in judgment, learn from it, and confidently reinvest again. The person who evaluates their intelligence correctly makes the same mistake and concludes that stocks are too complicated and unpredictable for them to figure out. The difference between savvy investors and unsophisticated investors may be little more than the confidence to keep trying until something works.

The best of both worlds

Confidence and self-evaluation are both valuable skills, but they both come with trade-offs. As a default mode, it may be most effective to consider that you are (or soon will be) good at whatever you try, but that you are a work in progress who always has something to learn. Keep in mind that Kobe Bryant has a coach, Einstein had teachers, and everyone great learns from those who went before them. This mindset allows you to benefit from the advantages of confidence without falling prey to the dangers.